VENDOR PARTNER WELCOME PACKAGE

Working with Consolidated Analytics

2025

consolidatedanalytics

INTRODUCTION

Since 1996, Consolidated Analytics has evolved from a residential property valuation provider to a provider of complete mortgage loan life cycle solutions, including valuation, due diligence, asset management, business process services, and consulting and advisory.

We serve clients in financial services, mortgage lending, servicing, and capital markets, including banks, GSEs, originators, private lenders, credit unions, hedge funds, asset managers, property managers, investors, issuers, and more. Our mission is to deliver thoughtful, effective, and intelligent solutions that enable our mortgage and financial services business partners to perform, thrive, and transform through our products and services.

PURPOSE

This Welcome Package is intended to introduce you to various policies and procedures and to help you have a successful partnership with CA. After you receive this initial package, most of our general vendor partner communication will come in the form of email notifications or monthly newsletters, and we highly encourage you to take a few moments to review those communications upon receipt.

This Welcome Package is intended for appraisers and real estate professionals unless otherwise specified.

YOUR SUPPORT TEAM

Our team includes a diverse group of associates with industry experience and backgrounds. You may have the opportunity to interact with multiple team members. CA has its teams split into functional areas.

- Coordinators: Teams responsible for order placement, assignment, and status updates until the report is submitted for Quality Review.
    - Phone Number: 888.815.5618, Option 3 (appraisers) or Option 4 (realtor)
- Quality Review: Team Members include QC Analysts, Resolution Specialists, and Review Appraisers responsible for reviewing Valuation and Appraisal reports at the time of initial submission and if corrections are needed.
    - Phone Number: 888.815.5618, Option 3 or 4, and request to be transferred.
- Partner Relations: These folks are your "go-to" for onboarding, license/E&O updates, service area and product updates, accounting, and coaching
    - Phone Number: 888.815.5618, Option 5

Our general business hours are from 9 a.m. to 8 p.m. Eastern, Monday through Friday. When contacting us outside of these hours, please leave a detailed message, and calls will be returned the next business day.

YOUR VENDOR PROFILE

Your vendor profile and overall performance are key to receiving new and repeat assignments from Consolidated Analytics. We no longer utilize a self-service website, but you will receive occasional reminders from us when perishable credentials or documents expire.

Upon onboarding, you will receive a Vendor ID and credentials for our vendor portal (https://vendors.ca-usa.com). Your ID and password to CA's vendor portal should not be shared with anyone, including companies utilized to auto-accept order assignments, scrape data, etc. This is strictly prohibited in all cases.

A few items to note:

1. Your Vendor ID is unique to you. When communicating with CA, this information will assist us in identifying your profile quickly and efficiently.
2. Please make sure you safelist correspondence from our domain – ca-usa.com.
3. A Forgot Password link is available on the vendor portal.

Background Checks: Our customer base is diverse and growing, and many require routine and updated background checks to be maintained on our vendor profiles. We maintain relationships with multiple background check providers who meet the standards of most, if not all, of our clients. Proactively sharing your most recent background check will ensure your profile remains in good standing and you maximize your eligibility to receive assignments from CA.

Product and Service Area Changes: Updated product or geographic coverage should be sent to partnerrelations@ca-usa.com. Keeping your profile updated with current information will eliminate unnecessary calls/emails/texts about assignments outside your market area or ensure you maintain eligibility for future assignments. This includes special certifications, commercial assignments, etc.

License, E&O, and W9 Changes: Please send updated license, E&O, and W9 information to partnerrelations@ca-usa.com.

Vacations: We want you to enjoy your time away. Please let us know when you intend to be unavailable so we can update your profile with your unavailable dates.

PAYMENT POLICY

Consolidated Analytics utilizes a proactive payable process via our payment provider, Checkbooks IO. CA pays on a Net 30 cycle unless otherwise specified within state regulatory requirements. Payment options include mailed payment or eChecks. If you are not able to process payments utilizing mobile deposit, please contact us to communicate the need for mailed payments.

STANDARDS OF SERVICE

Order Assignments

CA's coordinators are responsible for a large part of the order lifecycle, including order assignment, acceptance, inspection updates, and due date commitments. Our coordinators will interact with you via the vendor portal, email, and text. The frequency of contact with the coordinator during an order's lifecycle is predicated on how well you keep them informed of the assignment's progress. Frequent notes in the vendor portal are crucial to keeping everyone apprised.

Assignments

Order assignments can be made systemically or manually. It is essential to:

1. Review the order information in detail before accepting
    a. Do you have conflicts of interest?
    b. Are you competent to handle the assignment type?
    c. Are there complexities or other items that Consolidated Analytics or our client should be aware of before the inspection?

2. Orders will be sent via the vendor portal. Do not begin any additional work on until the order has been assigned and you have successfully **accepted the order**.

3. Contact the property contact immediately after acceptance, utilizing all available contact information. Post detailed notes in the vendor portal so the coordinator can see your progress.
    a. Do not accept an assignment if you cannot be available for the inspection within 48 hours of acceptance for appraisals and 24 hours for realtor-based inspection products.
    b. Extended inspection turn times should be negotiated during order assignment and made part of your acceptance conditions.

4. **READ** your order instructions or letter of engagement before attending the inspection or driving by the property.

Inspection Prep and Conducting the Inspection

Preparing yourself to conduct either an interior OR exterior inspection is essential to the borrower/homeowner experience.

No matter the type of inspection, you should always BE PREPARED to offer identification using a business card and/or driver's license when conducting an inspection. Have a plan to address the homeowner, a neighbor, or a passerby if approached while taking photos during an exterior inspection – being prepared with a response that is professional and reasonable will diffuse most concerns immediately.

ALWAYS PRESENT identification when conducting an interior inspection. Never lose sight of the significance of putting a homeowner or occupant's mind at ease by professionally presenting yourself from the moment you step onto the property.

Bring shoe coverings and facial coverings to every interior inspection, and more importantly, identify any of those requirements during the inspection's scheduling. Perhaps unnecessary, but this is an easy way to eliminate any potential concerns later brought up by an unhappy homeowner.

Fee Quotes

Some of our clients require us to utilize a fee quote process. We request your understanding and patience when our team of coordinators makes these types of requests.

Order Updates

Please utilize the vendor portal for all order updates.

1. Please update the vendor portal when attempting to schedule the inspection.
2. INSPECTION DATES ARE NEEDED ON DRIVE-BY APPRAISALS AND REALTOR INSPECTIONS
3. Please take a minute to confirm that an appraisal inspection has occurred to avoid a call or email from the coordinator. Most clients require us to provide them with that information.
4. Life happens, we understand. If you are experiencing delays for any reason, please contact your coordinator so we can manage the messaging back to our clients and reset expectations.

Essential Tips / Reminders

1. Read your order instructions for handling gated communities. This should be known prior to the inspection, and if the client allows homeowner contact, this will be noted in your instructions.
2. Utilize the vendor portal to accept/decline / conditionally accept assignments. Email correspondence is okay but is generally slower than sending messages through the system.
3. Please contact us immediately if you are unable to reach the property contact OR if you have any negative, hostile, or unprofessional interaction with anyone associated with the assignment.

Order Quality

Upon inspection completion, CA expects the report to be delivered within 24 hours and 48 hours for more rural or complex properties.

Report Writing

1. All orders have a letter of engagement or order-specific instructions. Please familiarize yourself with it prior to inspection and while writing your report.
2. If you have a question, ASK. We'd rather address any uncertainties while in the report-writing stage than bounce them back to you later!
3. You are the experts, but most homeowners or other intended users are not. Please make sure your report is clear and concise and provides the commentary needed to explain your analysis, assumptions, and conclusions.

Revisions

Collaborating with and supporting the revision process is very important. Please consider any requests for clarification, updates, corrections, or more details. Typically, the information being requested was present in your letter of engagement. Please make every attempt to return the requested revisions the same day, and please reach out to us for clarification if needed.

Reconsideration of Value Requests

Consolidated Analytics will screen all requests made by a client to ensure that Appraiser Independence policies are followed. For any given request, the vendor has the following options:

1. Respond to each client revision request that was made in the revision/reconsideration request
2. Make a modified revision/clarification/correction and add commentary in a dated addendum
3. Revise/clarification/correction as requested.

Bias Policy

Consolidate Analytics partners must complete appraisal or valuation bias training, as required by their state(s) of licensure. Where no requirement is in place, it is highly recommended that the licensee complete federal bias training through a reputable continuing education provider each cycle.

Appraisers must comply with the Ethics Rule of USPAP, including the Nondiscrimination rules. See The Appraisal Foundation Document Library for details. All partners must comply with the Fair Housing Act, Equal Credit Opportunity Act, and the Civil Rights Act of 1866.

For assistance with these regulations, please consult your E&O policy provider for guidance or one of the appraiser or realtor organizations, such as Appraisal Institute or ASA.

Valuation Independence Policy

No person associated with the client nor with Consolidated Analytics is permitted to influence the value, opinions, or conclusions of the vendor partner nor to attempt to influence the outcome of the assignment. If any vendor partner feels someone is trying to influence their opinion or conclusions unduly, they should immediately notify Consolidated Analytics at PartnerRelations@ca-usa.com.